

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

In Re: DARREN BRADY

Case No.: 07-10178

Debtor(s)

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/06/2007.
- 2) This case was confirmed on 07/19/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 09/18/2008, 03/12/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/07/2008, 12/03/2008, 06/24/2009.
- 5) The case was dismissed on 08/06/2009.
- 6) Number of months from filing to the last payment: 21
- 7) Number of months case was pending: 30
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 23,500.00
- 10) Amount of unsecured claims discharged without payment \$ .00
- 11) All checks distributed by the trustee to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 9,086.77
Less amount refunded to debtor	\$ .00
<b>NET RECEIPTS</b>	<b>\$ 9,086.77</b>

**Expenses of Administration:**

Attorney's Fees Paid through the Plan	\$ 3,334.00
Court Costs	\$ .00
Trustee Expenses and Compensation	\$ 647.14
Other	\$ .00

**TOTAL EXPENSES OF ADMINISTRATION** **\$ 3,981.14**

Attorney fees paid and disclosed by debtor **\$ 166.00**

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COUNTRYWIDE HOME LOA	SECURED	NA	95,020.65	.00	.00	.00
COUNTRYWIDE HOME LEN	SECURED	NA	.00	399.93	399.93	.00
CREDIT ACCEPTANCE	SECURED	9,440.00	.00	6,250.00	1,869.37	789.35
CITY OF CHICAGO WATE	SECURED	331.14	526.75	331.00	331.00	.00
CITY OF CHICAGO WATE	UNSECURED	331.14	NA	NA	.00	.00
AMERICREDIT FINANCIA	SECURED	NA	14,483.03	.00	.00	.00
TCF NATIONAL BANK	UNSECURED	220.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	1,394.00	1,404.62	1,404.62	386.74	.00
ENTERPRISE RENT A CA	UNSECURED	269.00	NA	NA	.00	.00
DS WATERS OF NORTH A	UNSECURED	164.00	NA	NA	.00	.00
CITY OF CHICAGO PARK	UNSECURED	1,000.00	1,540.00	1,540.00	424.01	.00
COMMONWEALTH EDISON	UNSECURED	239.16	NA	NA	.00	.00
CREDIT MANAGEMENT IN	UNSECURED	86.00	NA	NA	.00	.00
DEPAUL UNIVERSITY	UNSECURED	475.00	NA	NA	.00	.00
COMCAST CABLE	UNSECURED	335.00	NA	NA	.00	.00
GENESIS FINANCIAL SO	UNSECURED	674.00	NA	NA	.00	.00
HORIZON FINANCIAL MA	UNSECURED	97.67	NA	NA	.00	.00
HSBC NV	UNSECURED	278.00	NA	NA	.00	.00
MERIDIAN FINANCIAL S	UNSECURED	1,115.00	NA	NA	.00	.00
MERIDIAN FINANCIAL S	UNSECURED	567.00	NA	NA	.00	.00
JEFFERSON CAPITAL SY	UNSECURED	370.00	301.68	301.68	83.06	.00
NCO FINANCIAL SYSTEM	UNSECURED	98.17	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	2,430.00	2,567.93	2,567.93	707.03	.00

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| **Scheduled Creditors:** |

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PEOPLES GAS LIGHT &	UNSECURED	475.00	NA	NA	.00	.00
PROFESSIONAL ACCOUNT	UNSECURED	836.00	NA	NA	.00	.00
ASPIRE	UNSECURED	418.00	418.19	418.19	115.14	.00
AMERICREDIT FINANCIA	OTHER	NA	NA	NA	.00	.00
US DEPARTMENT OF HOU	SECURED	NA	10,005.05	.00	.00	.00

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**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	399.93	399.93	.00
Debt Secured by Vehicle	6,250.00	1,869.37	789.35
All Other Secured	<u>331.00</u>	<u>331.00</u>	<u>.00</u>
<b>TOTAL SECURED:</b>	6,980.93	2,600.30	789.35
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
<b>TOTAL PRIORITY:</b>	.00	.00	.00
<b>GENERAL UNSECURED PAYMENTS:</b>	6,232.42	1,715.98	.00

**Disbursements:**

Expenses of Administration	\$ 3,981.14	
Disbursements to Creditors	\$ 5,105.63	
<b>TOTAL DISBURSEMENTS:</b>		\$ 9,086.77

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/02/2009

/s/ Tom Vaughn  
Tom Vaughn, Chapter 13 Trustee

**STATEMENT** : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.